

**FIRST BANCTRUST CORPORATION**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2971261	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$405	\$393	-3.1%		
Loans	\$299	\$292	-2.0%		
Construction & development	\$7	\$5	-21.2%		
Closed-end 1-4 family residential	\$81	\$78	-4.2%		
Home equity	\$15	\$16	3.5%		
Credit card	\$0	\$0			
Other consumer	\$31	\$6	-81.2%		
Commercial & Industrial	\$28	\$27	-2.2%		
Commercial real estate	\$57	\$58	3.1%		
Unused commitments	\$31	\$36	15.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$43	\$37	-13.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$19	7.5%		
Cash & balances due	\$17	\$15	-14.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$364	\$351	-3.4%		
Deposits	\$302	\$304	0.7%		
Total other borrowings	\$59	\$44	-25.4%		
FHLB advances	\$59	\$44	-25.4%		
Equity					
Equity capital at quarter end	\$41	\$41	0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.1%	--		
Tier 1 risk based capital ratio	13.8%	13.7%	--		
Total risk based capital ratio	15.1%	14.9%	--		
Return on equity <sup>1</sup>	6.4%	9.6%	--		
Return on assets <sup>1</sup>	0.7%	1.0%	--		
Net interest margin <sup>1</sup>	4.1%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	66.6%	103.4%	--		
Loss provision to net charge-offs (qtr)	387.9%	68.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	1.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.6%	4.2%	0.1%	0.7%	--
Home equity	0.2%	0.2%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.2%	0.5%	--
Commercial & Industrial	0.9%	0.0%	0.0%	0.7%	--
Commercial real estate	1.8%	0.8%	0.0%	0.3%	--
Total loans	2.1%	1.5%	0.1%	0.3%	--